

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN E. GRAHAM, JR.
VIRGINIA M. GRAHAM
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-70474 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/01/2015 and confirmed on 11/18/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		111,592.37
Less Refunds to Debtor	6,337.45	
TOTAL AMOUNT OF PLAN FUND		105,254.92

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,648.00	
Trustee Fee	4,904.42	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,552.42

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3385	0.00	40,761.01	0.00	40,761.01
	PNC BANK NA Acct: 3385	15,370.18	15,370.18	0.00	15,370.18
	BLACKWELL RECOVERY Acct: 1349	0.00	0.00	0.00	0.00
	OCEAN BEACH CLUB LLC D/B/A GOLD KE Acct: 4818	0.00	0.00	0.00	0.00
	SPRINGLEAF FUNDING TRUST 2013-B** Acct: 6537	3,781.79	3,781.79	694.42	4,476.21
	OCEAN BEACH CLUB OWNERS ASSOCIA Acct: 4818	0.00	0.00	0.00	0.00
	HOLIDAY FINANCIAL SERVICES Acct: 8406	4,268.40	4,268.40	895.18	5,163.58
	SANTANDER CONSUMER USA ASGNE CI Acct: 1487	6,273.46	6,273.46	1,028.91	7,302.37
	US DEPARTMENT OF HUD** Acct: 8771	7,864.30	7,864.30	0.00	7,864.30
					80,937.65

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	JOHN E. GRAHAM, JR. Acct:	0.00	0.00	0.00	0.00
	JOHN E. GRAHAM, JR. Acct:	6,337.45	6,337.45	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,648.00	3,648.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 7714	5,948.53	5,948.53	0.00	5,948.53
	STATE COLLEGE FCU Acct: XXXX16.0	0.00	8,384.32	0.00	8,384.32
					14,332.85

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CBE GROUP	0.00	0.00	0.00	0.00
	Acct: XXXXX4600				
	COMMERCIAL ACCEPTANCE++	0.00	0.00	0.00	0.00
	Acct: XXDC46				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: XXXX2504				
	DEBT RECOVERY SOLUTIONS LLC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX7855				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX7387				
	GEISINGER HEALTH SYSTEM++	0.00	0.00	0.00	0.00
	Acct: XXX7594				
	LANCASTER COLLECTIONS	0.00	0.00	0.00	0.00
	Acct: XXX5201				
	PARAMOUNT RECOVERY SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX2151				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXXX9237				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXXX0511				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXXX7655				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX1713				
	PINNACLE CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: XXX5301				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX7972				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX4207				
	RECEIVABLE MANAGEMENT SERVICES+-	0.00	0.00	0.00	0.00
	Acct: XXX1969				
	UGI CENTRAL PENN GAS	0.00	0.00	0.00	0.00
	Acct: XXX0905				
	AMERICAN INFOSOURCE LP AGENT FOR	298.17	298.17	0.00	298.17
	Acct: 7975				
	AMERICAN INFOSOURCE LP AGENT FOR	242.13	242.13	0.00	242.13
	Acct: 7977				
	INTERNAL REVENUE SERVICE*	891.70	891.70	0.00	891.70
	Acct: 7714				
	STUART WINNEG ESQ++	0.00	0.00	0.00	0.00
	Acct:				
					1,432.00

TOTAL PAID TO CREDITORS

96,702.50

TOTAL CLAIMED	
PRIORITY	5,948.53
SECURED	37,558.13
UNSECURED	1,432.00

Date: 08/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN E. GRAHAM, JR.
VIRGINIA M. GRAHAM
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-70474 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 7
United States Bankruptcy Court
Western District of Pennsylvania

In re:
John E. Graham, Jr.
Virginia M. Graham
Debtors

Case No. 15-70474-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
Form ID: pdf900

Page 1 of 2
Total Noticed: 27

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db/jdb	+John E. Graham, Jr., Virginia M. Graham, 410 Nichols Street, Clearfield, PA 16830-1510
14071268	+Blackwell Recovery, 4150 N Drinkwater Blvd S, Scottsdale, AZ 85251-3643
14071270	+Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326
14071273	+First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14071274	+Geisinger Health System, P.O. Box 27727, Newark, NJ 07101-7727
14071275	+Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
14115519	+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14071282	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14071284	+Receivable Management Services Corp., 77 Hartland Street, Suite 401, P.O. Box 280431, East Hartford, CT 06128-0431
14078132	+Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
14071285	+Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14161681	+State College FCU, Attn: Terry Shoemaker, Manager, 724B South Atherton Street, State College, PA 16801-4672

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14113565	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 27 2020 05:06:08 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14071269	+E-mail/Text: bankruptcynotices@cbecompanies.com Aug 27 2020 05:03:04 Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
14071271	+E-mail/Text: bankruptcy_notifications@ccsusa.com Aug 27 2020 05:03:42 Credit Coll, Po Box 9134, Needham, MA 02494-9134
14162363	+E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 27 2020 05:01:00 Internal Revenue Service, 1000 Liberty Ave Room 711B, Pittsburgh, PA 15222-4107
14071276	+E-mail/Text: csdlclientservices@cboflanc.com Aug 27 2020 05:03:15 Lanc Coll, 218 West Orange St, Lancaster, PA 17603-3746
14071277	+E-mail/Text: bankruptcy@diamondresorts.com Aug 27 2020 05:01:05 Ocean Beach Club Llc, 932 Laskin Rd, Virginia Beach, VA 23451-3990
14089298	+E-mail/Text: bankruptcy@diamondresorts.com Aug 27 2020 05:01:05 Ocean Beach Club Owner's Assoc., 300 32nd St. Ste 500, Virginia Beach, VA 23451-2968
14089060	+E-mail/Text: bankruptcy@diamondresorts.com Aug 27 2020 05:01:05 Ocean Beach Club, LLC, Db a Gold Key Resorts, 300 32nd Street, Ste.500, Virginia Beach, VA 23451-2968
14071281	+E-mail/PDF: resurgentbknofications@resurgent.com Aug 27 2020 05:06:57 Pinnacle Credit Serv, Po Box 640, Hopkins, MN 55343-0640
14071283	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 27 2020 05:06:46 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14071286	E-mail/PDF: cbp@onemainfinancial.com Aug 27 2020 05:04:21 Springleaf Financial S, 2264 E College Ave, State College, PA 16801
14089962	E-mail/PDF: cbp@onemainfinancial.com Aug 27 2020 05:04:18 Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
14079360	+E-mail/PDF: OGCRRegionIIIBankruptcy@hud.gov Aug 27 2020 05:06:37 U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14071287	E-mail/Text: bkrcy@ugi.com Aug 27 2020 05:03:23 UGI - Central Penn Gas, P.O. Box 15426, Wilmington, DE 19886
14071288	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2020 05:00:20 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Ocean Beach Club, LLC dba Gold Key Resorts
cr	PNC Bank, National Association
14071272	##+Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
14071278	##+Paramount Recovery Sys, 105 Deanna St, Robinson, TX 76706-5319
14071279	##+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14071280	##+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 2, * 0, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: msch
Form ID: pdf900

Page 2 of 2
Total Noticed: 27

Date Rcvd: Aug 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Demetrios H. Tsarouhis on behalf of Creditor Ocean Beach Club, LLC dba Gold Key Resorts
tsarouhis@hotmail.com, noticemebankruptcyfilings@gmail.com
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Joint Debtor Virginia M. Graham thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor John E. Graham, Jr. thedebterasers@aol.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,
cblack@udren.com

TOTAL: 8